

From: "Diana Salmon" <jdiana@nehp.net> on 10/05/2007 10:30:02 AM

Subject: Truth in Lending

I think that the Federal Government should check into credit card issues. For instance, Washington Mutual should be checked on. I have a credit card with them and have tried to work with them on their interest rate to no avail. They are currently charging me 30 percent interest and there is no way that I can handle the payments that they want me to send them. I have been over the limit on my account for the last 7 months and have tried to get it back under the limit that is allowed on my card to no avail. How can anyone when they charge 155 dollars interest each month?

I currently have an appointment with a Credit Counseling company to help me with this. They have told me that they can get it down to 10 percent interest, so why want Washington Mutual work with me instead of them? No, they enjoy receiving 35 dollars a month late fee!!!

The Federal Government should put out some kind of regulatory guidelines that should be followed with Credit Card issuers.

Thank you for your time,
Joyce Salmon